

PENNY-WISE, PENNY-FOCUSED

2022 Annual Report



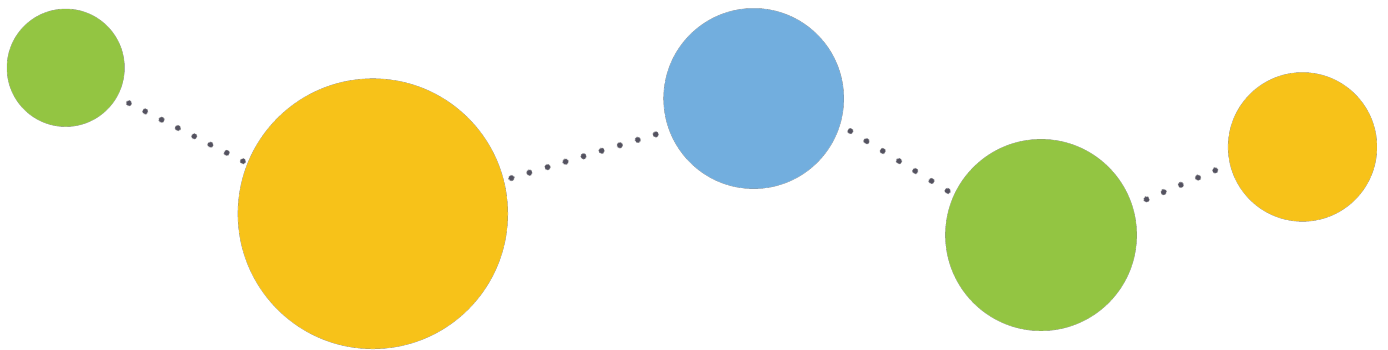
YOUR FINANCIAL DOTS... *connected*



Financial Summary

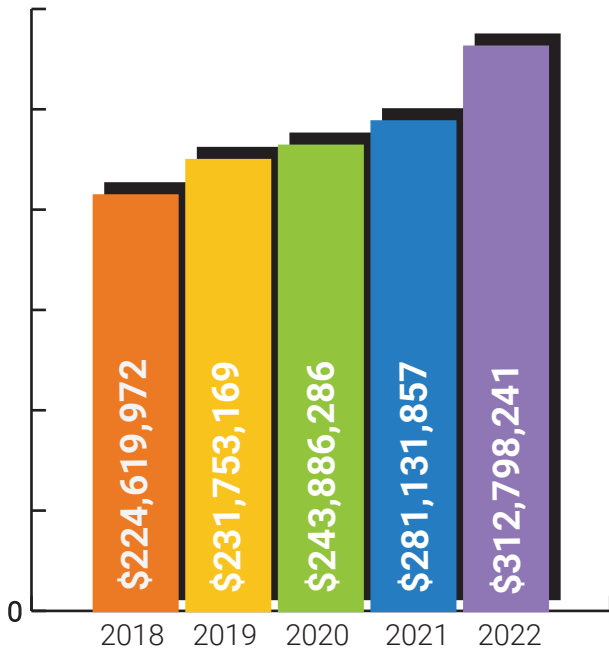
Balance Sheet	2021	2022
Cash and Equivalents	\$ 5,306,581	\$ 6,198,185
Net Loans	\$ 281,131,857	\$ 312,798,241
Investments	\$ 43,157,344	\$ 27,469,958
Fixed Assets	\$ 8,985,587	\$ 9,204,026
Other Assets	\$ 7,461,027	\$ 8,788,459
TOTAL ASSETS	\$ 346,042,396	\$ 364,458,869
Member Deposits	\$ 313,606,734	\$ 331,530,536
Other Liabilities	\$ 1,850,709	\$ 1,046,556
Total Reserves	\$ 30,584,953	\$ 31,881,777
TOTAL LIABILITIES & EQUITY	\$ 346,042,396	\$ 364,458,869

Income Statement	2021	2022
Interest Income	\$ 10,972,937	\$ 12,497,942
Other Income	\$ 4,392,435	\$ 4,432,652
TOTAL INCOME	\$ 15,365,372	\$ 16,930,593
Operating Expenses	\$ 11,521,465	\$ 13,599,827
Interest Expense (dividends)	\$ 1,287,558	\$ 2,033,942
Total Expenses	\$ 12,809,023	\$ 15,633,769
NET INCOME TO RESERVES	\$ 2,556,349	\$ 1,296,824

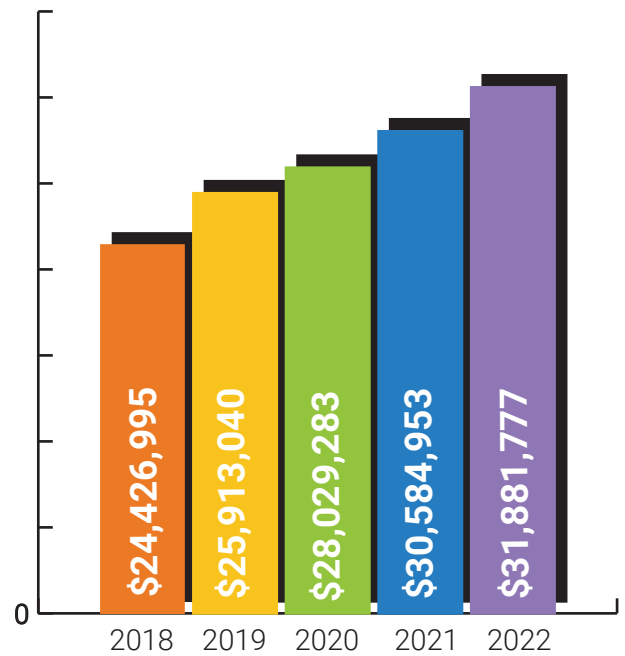




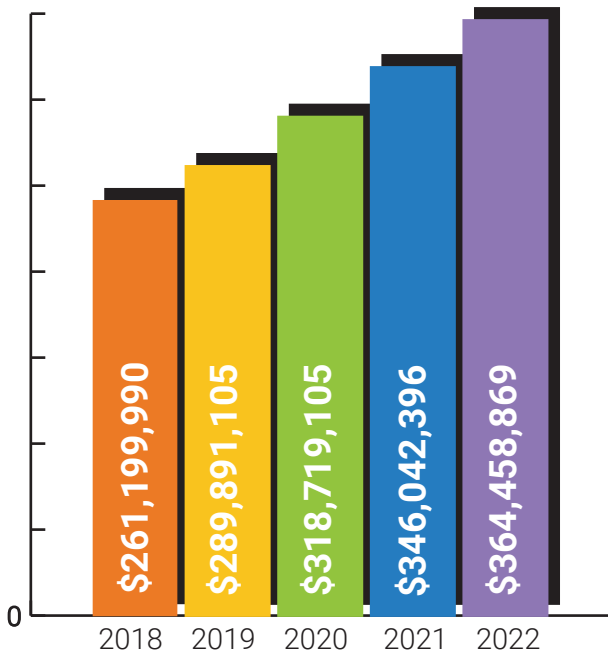
Financial Summary



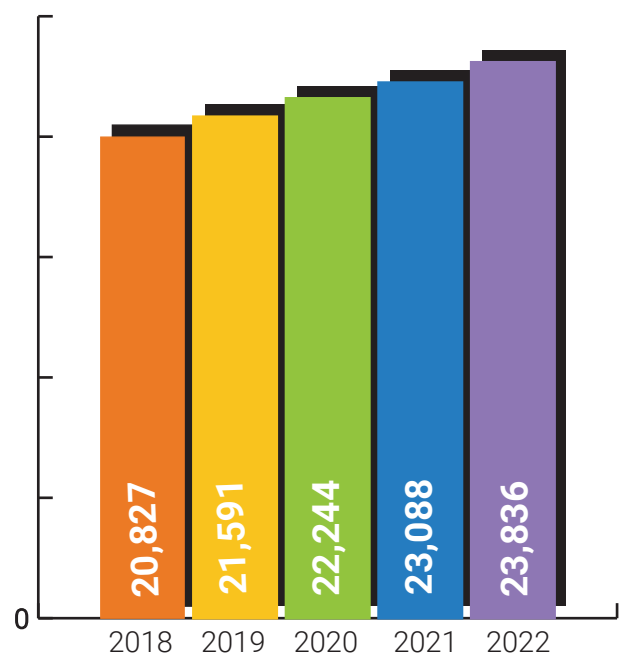
NET LOANS



RESERVES



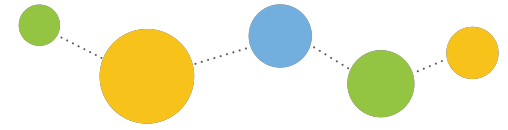
TOTAL ASSETS



MEMBERSHIPS



2022 Charitable Giving



The Giving Committee consists of Prospera employees who represent back office staff as well as the branches.

Thank you to Cheryl, Heather, Megan, and Lea Ann!

PROSPERA'S PRIORITIES IN GIVING

We are specifically focused on the following areas:

Education | Providing and supporting educational programs in the community with a special emphasis on financial literacy.

Quality of Life | Giving to charitable causes in our community that are focused on meeting basic human needs, with a special emphasis on ensuring members, their families and the community at large have safe and sustainable housing.

Poverty | Giving to charitable causes in our community that are focused on ending poverty and hunger.

Diversity, Equity & Inclusion | Giving to charitable causes in our community that are focused on engaging diverse voices, removing barriers to opportunity, and eliminating disparities so that all people may thrive.

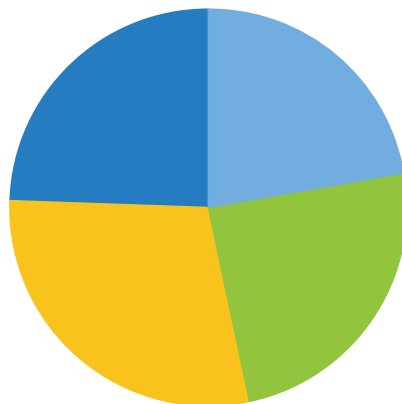


\$22,500 DONATED IN 2022!



- Boys & Girls Club of Oshkosh
- Boys & Girls Clubs of the Fox Valley
- Compassionate Home Health Care
- Empowered Tutoring
- Fox Valley Literacy Council
- Fox Valley Technical College Foundation
- Friendship Place
- Girl Scouts of the Northwestern Great Lakes
- Greater Fox Cities Area Habitat for Humanity
- Junior Achievement of Wisconsin - Northeast
- Loaves and Fishes of the Fox Valley
- Rawhide
- SOAR Fox Cities
- Spierings Cancer Foundation, Inc
- Women's Fund for the Fox Valley Region
- Youth Go

FUNDS GIVEN BY QUARTER 2021



- Q1 \$5,000
- Q2 \$5,500
- Q3 \$6,500
- Q4 \$5,500



Milestone Anniversaries

25 YEARS

HEATHER FUNK DIRECTOR OF RETAIL



15 YEARS

LINDSEY RANKIN LOAN UNDERWRITER



10 YEARS

JOHN SCHEM CHIEF LENDING OFFICER



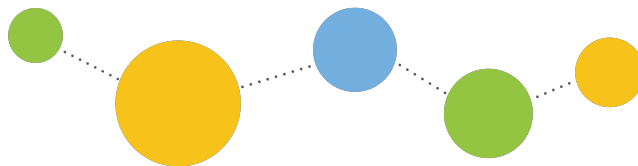
5 YEARS

MATT COOPER DIRECTOR OF MEMBER SOLUTIONS
JEFF NICHOLS FINANCIAL SERVICES REPRESENTATIVE



Congratulations

and thank you for your loyalty
and dedication to Prospera!



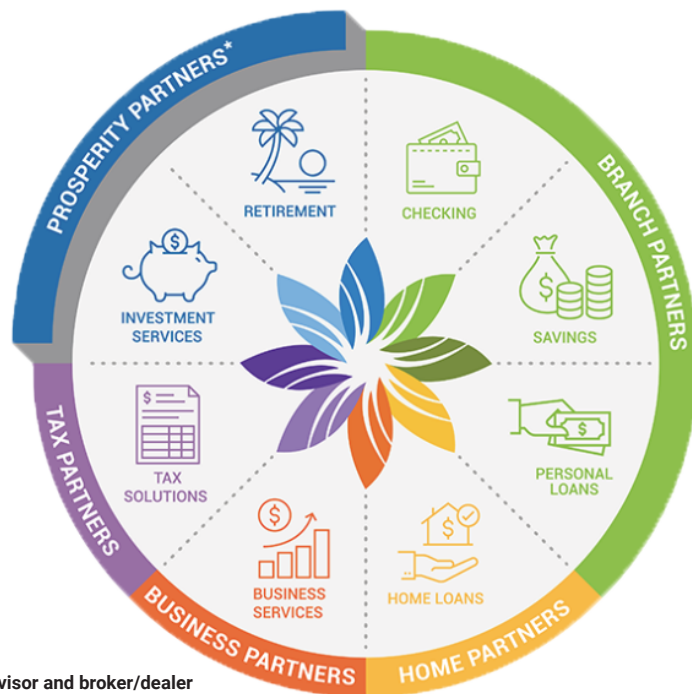


A focus on holistic financial health

You know it's important, but...you're busy, it's not exactly fun, and it's not always easy. Let us help.

Prospera is an integrated network of financial professionals who are trained to offer guidance in all aspects of financial services, such as financial planning, budgeting, banking, loans, investments, retirement planning and more.

We love teaching our members how to focus on what's important to them now, anticipate what's coming soon, and plan what's down the road for a healthy financial future.



NOT INSURED BY NCUA or ANY OTHER GOVERNMENT AGENCY	NOT CREDIT UNION DEPOSITS or OBLIGATIONS
NOT CREDIT UNION GUARANTEED	MAY LOSE VALUE

Securities and advisory services are offered through LPL Financial, a registered investment advisor and broker/dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Prospera Credit Union and Prosperity Partners are not registered as a broker/dealer or investment advisor. Registered representatives of LPL offer products and services using the name Prosperity Partners, and may also be employees of Prospera Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from and not affiliates of Prospera Credit Union or Prosperity Partners. Securities and insurance offered through LPL or its affiliates are:

Federally insured by NCUA. Equal Housing Opportunity. Membership Eligibility Requirement.

Branch Locations



Ballard

4830 N. Ballard Rd., Appleton, WI 54913



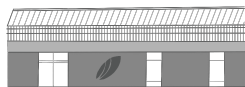
Darboy

N9660 County Rd. N, Appleton, WI 54915



Grand Chute

5140 W. Integrity Way, Grand Chute, WI 54913



Menasha

849 Warsaw St., Menasha, WI 54952



Neenah

934 S. Green Bay Rd., Neenah, WI 54956



Oshkosh

90 Wisconsin St., Oshkosh, WI 54901